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A database of stocks is obtained which has parameters or factors to be examined. In this case, the database is 9000 stocks and their fundamental and technical factors are listed so any or all factors can be searched. Other databases with factors can be used also, such as bonds, or insurance plans.

Each factor in the database is weighted as to its effect on the value examined. Each factor such as "expected earnings growth" is applied a multiplier to indicate its effect on the price of a stock. Expected earnings growth is weighted heavily, while momentum is weighted less. This is done in a computer program.

The parameters of each stock are passed through the weighting program to produce a Rating for each stock. This Rating is a compilation of values of all the factors. All of the factors and the Rating are placed in a second database.

The second database with its Rating is searchable by any or all of the factors and its Rating.

FIG. 1

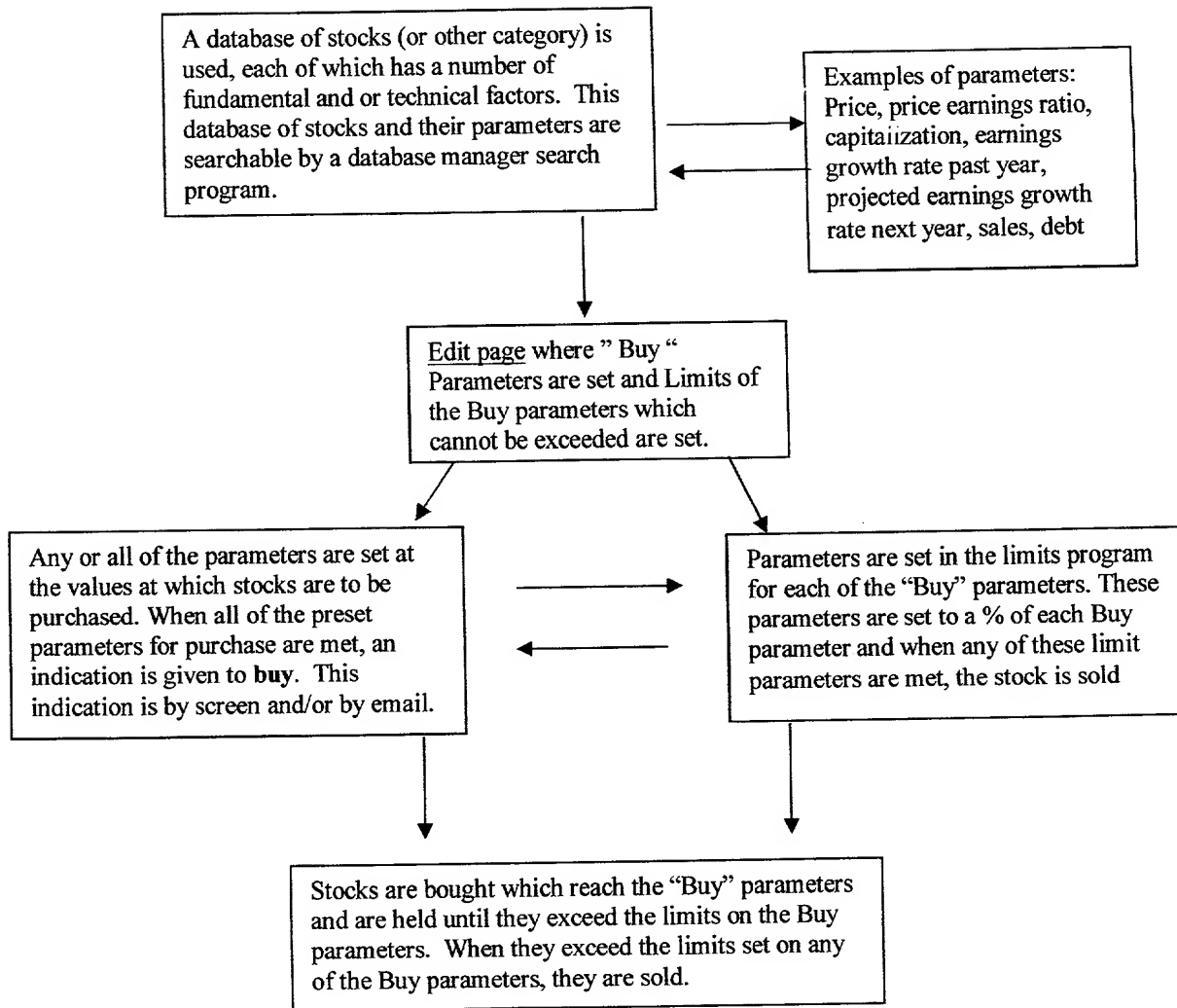


FIG. 2

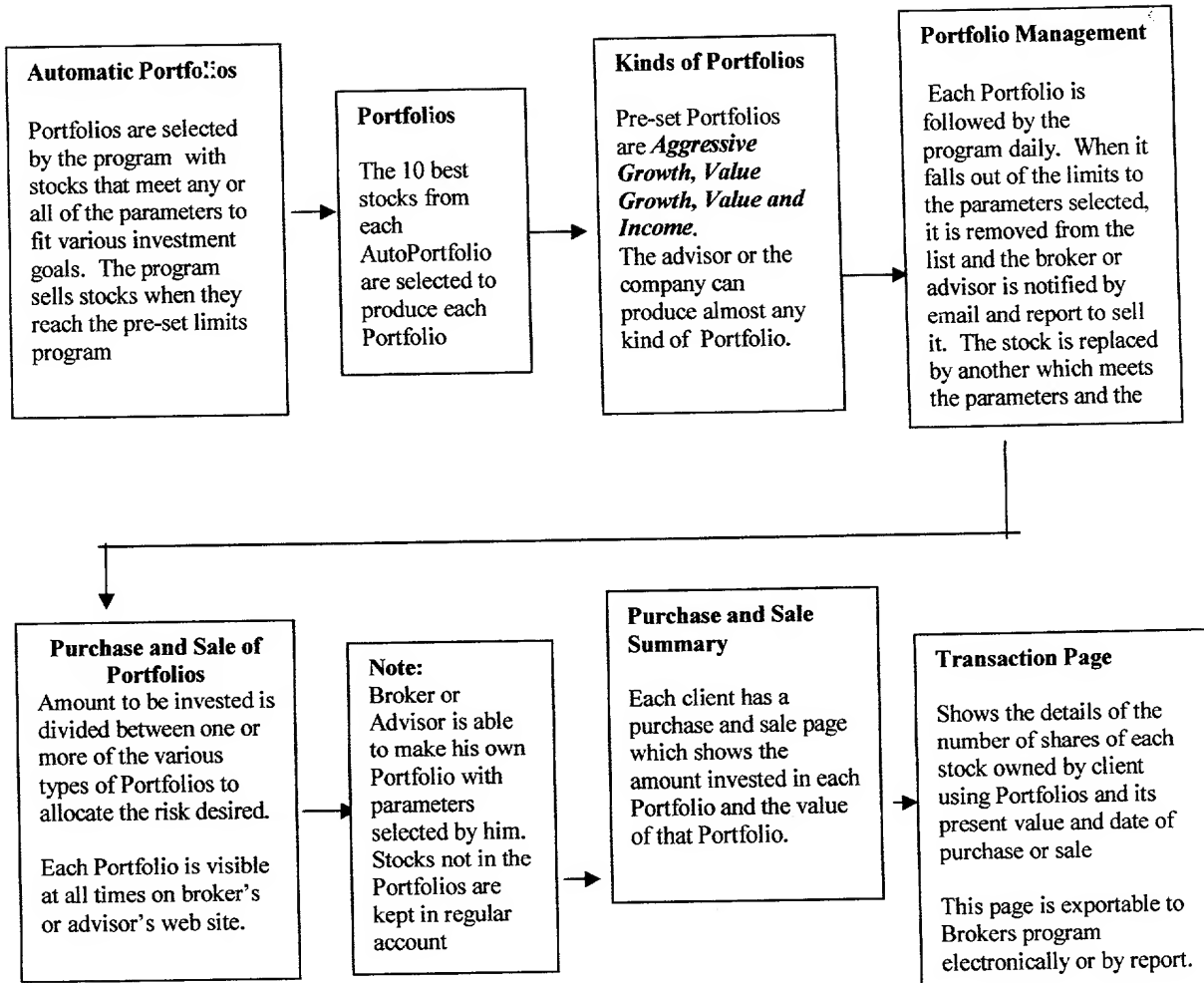


FIG. 3